



Maryland
INSURANCE ADMINISTRATION

UNDERSTANDING HEALTH INSURANCE COVERAGE

LIMITED BENEFIT HEALTH INSURANCE PLANS

There are several types of Health Insurance available from companies in Maryland that are NOT Major Medical Health Insurance. All include limited benefits, and the plans are not obligated to cover the health benefits required for Major Medical plans under federal law. These plans are called “Excepted Benefit” plans.

Excepted Benefit plans are not equal options to Major Medical plans, but they can pay some portion of individuals’ healthcare costs in situations where a Marylander:

- Does **not** have access to health insurance through employment, and;
- Does **not** have access to health insurance through a parent or spouse, and;
- Does **not** qualify for Medicare, Medicaid, or another government healthcare program, and;
- Does **not** have the financial resources to purchase a Major Medical Health Insurance plan from the Maryland Health Connection (MHC) or directly from insurers who sell on the MHC marketplace.

It is important that Marylanders interested in these plans clearly understand what they are purchasing, and understand that these plans have fewer benefits and fewer consumer protections under the law than the plans sold by the MHC marketplace.

Marylanders should not hesitate to reach out directly to the Maryland Insurance Administration at 800-492-6116 to discuss these products.

